

ABSTRACT

Systems and techniques are described for the payment of installment debts by providing functionality to automatically debit the amount from the consumer's payroll check. One technique includes deducting amounts from a consumer's paycheck according to the employee's authorizations, forwarding the deducted amounts to a financial intermediary to be held in a custodial account, establishing send dates for each installment payment due, and monitoring the send dates for all payments to determine whether a payment is to be sent to the creditor. If a payment is to be sent to the creditor, it is determined whether there are sufficient funds in the custodial account to make the payment, and, if there are sufficient funds in the custodial account to make the payment, the payment is forwarded to the creditor.